

Citibank N.A.
CANTERBURY FINANCE NO. 3 PLC
Investor Report



Collection Period End Date: 31-Aug-2024

Statement Summary:

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Deal Information:

Issuer:	Canterbury Finance No. 3 PLC	Closing Date:	04-Sep-2020
Seller:	OneSavings Bank PLC	Current Payment Date:	16-Sep-2024
Servicer:	OneSavings Bank PLC	Next Payment Date:	16-Oct-2024
Swap Provider:	Royal Bank of Canada	Days in the Interest Period:	31
Note Trustee/Security Trustee:	Citicorp Trustee Company Limited	Collection Period Start Date:	01-Aug-2024
Cash Manager/Issuer Account		Collection Period End Date:	31-Aug-2024
Bank/Agent Bank/PPA/Registrar:	Citibank, N.A., London Branch	Interest Period Start Date:	16-Aug-2024
		Interest Period End Date:	16-Sep-2024

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Involved Parties:

Role	Deal Counterparty	Rated Entity	Fitch (ST / LT Rating)	Moody's (ST / LT Rating)	S&P (ST / LT Rating)
Issuer Account Bank	Citibank N.A., London Branch	Citibank N.A.	F1 / A+	P-1 / Aa3	A-1 / A+
Swap Provider	Royal Bank of Canada	Royal Bank of Canada	F1+ / AA-	P-1 / Aa1	

Deal Ratings Triggers:

Role	Deal Counterparty	Rated Entity	Trigger Event	Event Breached	Document Reference
Issuer Account Bank	Citibank N.A., London Branch	Citibank N.A.	A long-term unguaranteed, unsec'd and unsub'd debt rating of at least A by S&P and a short-term issuer default rating of at least F1 by Fitch or a long term default rating of at least A by Fitch	No	Issuer Account Bank Rating
Swap Provider	Royal Bank of Canada	Royal Bank of Canada	S&P and Fitch: ST/ LT at least as high as the Fitch Minimum Counterparty Rating of the then highest rated class of Notes	No	Swap Counterparty Rating

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Note Details:

Note Description	ISIN	Initial Balance	Currency	Index	Maturity Date
Class A1 Notes	XS2198900875	603,260,000.00	GBP	SONIA	16-May-2057
Class A2 Notes	XS2198900958	257,030,000.00	GBP	SONIA	16-May-2057
Class B Notes	XS2198901170	52,460,000.00	GBP	SONIA	16-May-2057
Class C Notes	XS2198901253	47,210,000.00	GBP	SONIA	16-May-2057
Class D notes	XS2198901337	26,230,000.00	GBP	SONIA	16-May-2057
Class E Notes	XS2198901501	26,230,000.00	GBP	SONIA	16-May-2057
Class F Notes	XS2198901840	36,720,000.00	GBP	N/A	16-May-2057
Class X Notes	XS2198901923	41,970,000.00	GBP	SONIA	16-May-2057
RC1 Residual Certificates	XS2198903549	0.00	GBP	N/A	16-May-2057
RC2 Residual Certificates	XS2198903622	0.00	GBP	N/A	16-May-2057
ERC Certificates	XS2198903200	0.00	GBP	N/A	16-May-2057

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Payment Distributions (GBP) - Interest:

Note Description	Days Accrual (1)	Method (2)	Base Rate (%) (3)	Margin (%) (4)	Interest Rate (%) (5) = (3 + 4)	Accrued Interest Current Period (6)	Prior Unpaid Interest (7)	Total Interest Due (8) = (6 + 7)	Interest Paid (9)	Current Unpaid Interest (10) = (8 - 9)
Class A1	31	A/365	4.95970	1.00000	5.95970	0.00	0.00	0.00	0.00	0.00
Class A2	31	A/365	4.95970	1.20000	6.15970	0.00	0.00	0.00	0.00	0.00
Class B	31	A/365	4.95970	2.00000	6.95970	172,080.11	0.00	172,080.11	172,080.11	0.00
Class C	31	A/365	4.95970	2.50000	7.45970	299,105.36	0.00	299,105.36	299,105.36	0.00
Class D	31	A/365	4.95970	3.50000	8.45970	188,461.26	0.00	188,461.26	188,461.26	0.00
Class E	31	A/365	4.95970	4.50000	9.45970	210,738.79	0.00	210,738.79	210,738.79	0.00
Class F	31	A/365	N/A	N/A	0.80000	24,949.48	0.00	24,949.48	24,949.48	0.00
Class X	31	A/365	4.95970	4.50000	9.45970	0.00	0.00	0.00	0.00	0.00
RCI Certs	31	N/A	N/A	N/A	N/A	0.00	0.00	0.00	585,881.70	0.00
RC2 Certs	31	N/A	N/A	N/A	N/A	0.00	0.00	0.00	0.00	0.00
ERC Certs	31	N/A	N/A	N/A	N/A	0.00	0.00	0.00	22.18	0.00

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Payment Distributions (GBP) - Principal:

Note Description	Original Balance (1)	Beginning Balance (2)	Principal Paid (3)	Ending Balance (4) = (2 - 3)	Ending Pool Factor (5) = (4 / 1)
Class A1	603,260,000.00	0.00	0.00	0.00	0.000000
Class A2	257,030,000.00	0.00	0.00	0.00	0.000000
Class B	52,460,000.00	29,111,951.90	2,109,427.19	27,002,524.71	0.514726
Class C	47,210,000.00	47,210,000.00	0.00	47,210,000.00	1.000000
Class D	26,230,000.00	26,230,000.00	0.00	26,230,000.00	1.000000
Class E	26,230,000.00	26,230,000.00	0.00	26,230,000.00	1.000000
Class F	36,720,000.00	36,720,000.00	0.00	36,720,000.00	1.000000
Class X	41,970,000.00	0.00	0.00	0.00	0.000000
RCI Certs	0.00	0.00	0.00	0.00	0.000000
RC2 Certs	0.00	0.00	0.00	0.00	0.000000
ERC Certs	0.00	0.00	0.00	0.00	0.000000

Swap Details:

Swap Type	Swap Notional Amount	Swap Rate (%)	Day Count Fraction	Period Start Date	Period End Date	Days in Period	Total
SPV Receives	169,595,161.00	4.95970%	Actual / 365	16-Aug-2024	16-Sep-2024	31	714,393.83
SPV Pays	169,595,161.00	0.01950%	Actual / 365	16-Aug-2024	16-Sep-2024	31	2,808.77
Net							711,585.06

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Available Revenue Receipts:

	Amount (GBP)
(a) all Revenue Receipts or, if in a Determination Period, any Calculated Revenue Receipts, in each case excluding any Reconciliation Amounts to be applied as Available Redemption Receipts on that Interest Payment Date, received by the Issuer: (i) during the immediately preceding Collection Period; or (ii) if representing amounts received in respect of any repurchases of Loans and their Related Security by the Seller pursuant to the Mortgage Sale Agreement, from but excluding the Collection Period Start Date immediately preceding the immediately preceding Interest Payment Date (or, in the case of the first Interest Payment Date, from and including the Closing Date) to and including the immediately preceding Collection Period Start Date;	636,489.10
(b) interest payable to the Issuer on the Issuer Accounts and received in the immediately preceding Collection Period (other than any amount of interest or income received in respect of any Swap Collateral) and income from any Authorised Investments to be received on or prior to the Interest Payment Date (other than any amount of income received in respect of the Swap Collateral);	37,451.69
(c) amounts received or to be received by the Issuer under or in connection with the Swap Agreement (other than (i) any early termination amount received by the Issuer under the Swap Agreement, (ii) Swap Collateral, (iii) any Replacement Swap Premium paid to the Issuer, and (iv) amounts in respect of Swap Tax Credits on such Interest Payment Date other than, in each case, any Swap Collateral Account Surplus which is to be applied as Available Revenue Receipts in accordance with the Swap Collateral Account Priority of Payments);	714,393.83
(d) on the Final Redemption Date only, all amounts standing to the credit of the General Reserve Fund Ledger (after first having applied any General Reserve Fund Release Amount in meeting any Revenue Deficit against the relevant item in the Pre-Enforcement Revenue Priority of Payments in the order they appear in the Pre-Enforcement Revenue Priority of Payments and debiting such amounts from the General Reserve Fund Ledger in accordance with the Pre-Enforcement Revenue Priority of Payments on such Final Redemption Date);	0.00
(e) on each Interest Payment Date up to and including the Final Redemption Date, the General Reserve Fund Excess Amount;	142,074.23
(f) on each Interest Payment Date following a Determination Period, any Reconciliation Amounts deemed to be Available Revenue Receipts in accordance with Condition 6.8(c) (Determinations and Reconciliation);	0.00
(g) amounts credited to the Deposit Account on the previous Interest Payment Date in accordance with item (w) of the Pre Enforcement Revenue Priority of Payments;	0.00
(h) amounts representing the Optional Purchase Price received by the Issuer upon sale of the Loans and their Related Security comprising the Portfolio further to the exercise of the Call Option; and	0.00

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Available Revenue Receipts:

	Amount (GBP)
(i) other net income of the Issuer received during the immediately preceding Collection Period, excluding any Redemption Receipts;	1,280.00
(j) amounts determined to be applied as Available Revenue Receipts on the immediately succeeding Interest Payment Date in accordance with item (j) of the Pre-Enforcement Redemption Priority of Payments;	0.00
less:	0.00
(k) amounts applied from time to time during the immediately preceding Collection Period in making payment of certain monies which properly belong to third parties (including the Seller) such as (but not limited to):	
(i) certain costs and expenses charged by the Servicer in respect of its servicing of the Loans, other than the Servicer Fee and not otherwise covered by the items below;	
(ii) payments of certain insurance premiums in respect of the Block Insurance Policies (to the extent referable to the Loans);	0.00
(iii) amounts under a Direct Debit which are repaid to the bank making the payment if such bank is unable to recoup or recall such amount itself from its customer's account or is required to refund an amount previously debited; and	0.00
(iv) any amount received from a Borrower for the express purpose of payment being made to a third party for the provision of a service to that Borrower,	0.00
(l) any tax payments paid or payable by the Issuer during the immediately preceding Collection Period to the extent not funded from amounts standing to the credit of the Issuer Profit Ledger;	0.00
(m) (taking into account any amount paid by way of Third Party Amounts) amounts to remedy any overdraft in relation to the Collection Account or to pay any amounts due to the Collection Account Bank; and	0.00
(n) any Early Repayment Charges which will be applied to make payments in respect of the ERC Certificates.	(22.18)
Total	1,531,666.67

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Available Principal Receipts:

	Amount (GBP)
(a) all Redemption Receipts or, if in a Determination Period, any Calculated Redemption Receipts, in each case excluding an amount equal to any Reconciliation Amounts to be applied as Available Revenue Receipts on that Interest Payment Date, received by the Issuer; (i) during the immediately preceding Collection Period:	724,203.31
(ii) if representing amounts received in respect of any repurchases of Loans and their Related Security that were repurchased by the Seller pursuant to the Mortgage Sale Agreement, received by the Issuer from but excluding the Collection Period Start Date immediately preceding the immediately preceding Interest Payment Date (or, in the case of the first Interest Payment Date, from and including the Closing Date) to and including the immediately preceding Collection Period Start Date; or	1,385,223.88
(b) the amounts (if any) calculated on the Calculation Date preceding that Interest Payment Date pursuant to the Pre Enforcement Revenue Priority of Payments, to be the amount by which the debit balance of each of the Class A Principal Deficiency Sub Ledger and/or the Class B Principal Deficiency Sub Ledger and/or the Class C Principal Deficiency Sub Ledger and/or the Class D Principal Deficiency Sub Ledger and/or the Class E Principal Deficiency Sub Ledger and/or the Class F Principal Deficiency Sub Ledger is to be reduced on that Interest Payment Date;	0.00
(c) any amounts deemed to be Available Redemption Receipts in accordance with item (t) of the Pre Enforcement Revenue Priority of Payments (the "Enhanced Amortisation Amounts");	0.00
(d) on each Interest Payment Date from (and including) the Liquidity Reserve Fund IPD up to but excluding the Class B Redemption Date, the Class A and Class B Liquidity Reserve Fund Excess Amount;	0.00
(e) on the Class B Redemption Date only, all amounts standing to the credit of the Class A and Class B Liquidity Reserve Fund Ledger (after first having applied any Class A and Class B Liquidity Reserve Fund Release Amount in meeting any Class A and Class B Liquidity Deficit against the relevant items in the Pre-Enforcement Revenue Priority of Payments in the order they appear in the Pre-Enforcement Revenue Priority of Payments and debiting such amount from the Class A and Class B Liquidity Reserve Fund Ledger);	0.00
(f) on each Interest Payment Date following a Determination Period, any Reconciliation Amounts deemed to be Available Redemption Receipts in accordance with Condition 6.8(c) (Determinations and Reconciliation); and	0.00
(g) (in respect of the first Interest Payment Date only) the amount paid into the Deposit Account on the Closing Date from the excess of the proceeds over the Current Balance of the Portfolio as at the Cut-off Date.	0.00
Total	2,109,427.19

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Pre-Enforcement Revenue Priority of Payments:

	Amount Paid	Amount Remaining
(a) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of: (i) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Note Trustee and any Appointee under the provisions of the Trust Deed and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; and	0.00	1,531,666.67
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Security Trustee and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents, together with (if payable) VAT thereon as provided therein;	4,200.00	1,527,466.67
(b) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof (in each case without double counting) of: (i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agents and any fees, costs, charges, Liabilities and expenses then due to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	1,527,466.67
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	12,000.00	1,515,466.67
(iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) thereon as provided therein;	28,384.05	1,487,082.62
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	1,487,082.62
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;	0.00	1,487,082.62
(vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Bank Account Agreement, together with (if applicable) VAT thereon as provided therein; and	0.00	1,487,082.62

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Pre-Enforcement Revenue Priority of Payments:

	Amount Paid	Amount Remaining
(vii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider;	0.00	1,487,082.62
(c) third, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:	2,957.15	1,484,125.47
(i) any amounts due and payable by the Issuer to third parties and incurred without breach by the Issuer of the Transaction Documents to which it is a party (and for which payment has not been provided for elsewhere) and any amounts required to pay or discharge any liability of the Issuer for corporation tax of the Issuer (but only to the extent not capable of being satisfied out of amounts retained by the Issuer under item (e) below); and	.	
(ii) any Transfer Costs which the Servicer has failed to pay pursuant to Clause 18.3 of the Servicing Agreement;	0.00	1,484,125.47
(d) fourth, to provide for amounts due on the relevant Swap Payment Date, to pay, in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by the payment by the Issuer to the Swap Provider of any Replacement Swap Premium or from the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	2,808.77	1,481,316.70
(e) fifth, to pay the Issuer an amount equal to £100 to be retained by the Issuer as profit in respect of the business of the Issuer (the "Issuer Profit Amount");	100.00	1,481,216.70
(f) sixth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class A1 Notes and the Class A2 Notes;	0.00	1,481,216.70
(g) seventh, (so long as the Class A1 Notes or the Class A2 Notes remain outstanding following such Interest Payment Date), to credit the Class A Principal Deficiency Sub Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	1,481,216.70
(h) eighth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class B Notes;	172,080.11	1,309,136.59
(i) ninth, (so long as the Class B Notes remain outstanding following such Interest Payment Date), to credit the Class B Principal Deficiency Sub Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	1,309,136.59

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Pre-Enforcement Revenue Priority of Payments:

	Amount Paid	Amount Remaining
(j) tenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class C Notes;	299,105.36	1,010,031.23
(k) eleventh, (so long as the Class C Notes remain outstanding following such Interest Payment Date), to credit the Class C Principal Deficiency Sub Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	1,010,031.23
(l) twelfth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class D Notes;	188,461.26	821,569.97
(m) thirteenth, (so long as the Class D Notes remain outstanding following such Interest Payment Date), to credit the Class D Principal Deficiency Sub Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	821,569.97
(n) fourteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class E Notes;	210,738.79	610,831.18
(o) fifteenth, (so long as the Class E Notes remain outstanding following such Interest Payment Date), to credit the Class E Principal Deficiency Sub Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	610,831.18
(p) sixteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class F Notes;	24,949.48	585,881.70
(q) seventeenth, (so long as the Class F Notes remain outstanding following such Interest Payment Date), to credit the Class F Principal Deficiency Sub Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	585,881.70
(r) eighteenth, to credit the General Reserve Fund Ledger up to the General Reserve Fund Required Amount;	0.00	585,881.70
(s) nineteenth, to provide for amounts due on the relevant Interest Payment Date, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable Replacement Swap Premium or from the Swap Collateral Account Priority of Payments);	0.00	585,881.70

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Pre-Enforcement Revenue Priority of Payments:

	Amount Paid	Amount Remaining
(t) twentieth, on any Interest Payment Date occurring on or after the Optional Redemption Date or the Final Redemption Date an amount equal to the lesser of: (i) all remaining amounts (if any); and (ii) the amount required by the Issuer to pay in full all amounts payable under items (a) to (i) (inclusive) of the Pre-Enforcement Redemption Priority of Payments, less any Available Redemption Receipts (other than item (c) of the definition thereof) otherwise available to the Issuer, to be applied as Available Redemption Receipts;	0.00	585,881.70
(u) twenty-first, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class X Notes;	0.00	585,881.70
(v) twenty-second, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;	0.00	585,881.70
(w) twenty-third, on any Interest Payment Date falling within a Determination Period, all remaining amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts ; and	0.00	585,881.70
(x) twenty-fourth, on any Interest Payment Date prior to (but excluding) the Optional Redemption Date any excess amounts, pro rata and pari passu, as RC1 Payments to the holders of the RC1 Residual Certificates and thereafter, any excess amounts, pro rata and pari passu, as RC2 Payments to the holders of the RC2 Residual Certificates.	585,881.70	0.00

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Pre-Enforcement Principal Priority of Payments:

	Amount Paid	Amount Remaining
(a) first, subject to the Class A and Class B Liquidity Reserve Fund Trigger Event having occurred, to credit the Class A and Class B Liquidity Reserve Fund Ledger up to the Class A and Class B Liquidity Reserve Fund Required Amount ;	0.00	2,109,427.19
(b) second, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	0.00	2,109,427.19
(c) third, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A1 Notes until the Principal Amount Outstanding on the Class A1 Notes has been reduced to zero;	0.00	2,109,427.19
(d) fourth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A2 Notes until the Principal Amount Outstanding on the Class A2 Notes has been reduced to zero;	0.00	2,109,427.19
(e) fifth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class B Notes until the Principal Amount Outstanding on the Class B Notes has been reduced to zero;	2,109,427.19	0.00
(f) sixth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class C Notes until the Principal Amount Outstanding on the Class C Notes has been reduced to zero;	0.00	0.00
(g) seventh, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class D Notes until the Principal Amount Outstanding on the Class D Notes has been reduced to zero;	0.00	0.00
(h) eight, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class E Notes until the Principal Amount Outstanding on the Class E Notes has been reduced to zero;	0.00	0.00
(i) ninth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class F Notes until the Principal Amount Outstanding on the Class F Notes has been reduced to zero; and	0.00	0.00
(j) tenth, any excess amounts as Available Revenue Receipts.	0.00	0.00

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Issuer Profit Ledger:

	Total (GBP)
Starting Balance	3,905.00
Amount debited during the period to cover any tax liability	0.00
Amount credited through Pre-Enforcement Revenue Priority of Payments	100.00
Ending Balance	4,005.00

Class A and Class B Liquidity Reserve Fund Ledger:

	Total (GBP)
Class A and Class B Liquidity Reserve Fund Balance at the start of the period	0.00
Class A and Class B Liquidity Reserve Fund Release Amount	0.00
Class A and Class B Liquidity Reserve Fund amount released to Available Principal Receipts	0.00
Class A and Class B Liquidity Reserve Fund Excess Amoun	0.00
Class A and Class B Liquidity Reserve Fund Required Amount	0.00
Class A and Class B Liquidity Reserve Fund credits through Pre-Enforcement Principal Priority of Payments	0.00
Class A and Class B Liquidity Reserve Fund Balance at the end of the period	0.00

General Reserve Fund Ledger:

	Total (GBP)
General Reserve Fund Balance at the start of the period	2,624,603.51
General Reserve Fund amount released to Available Revenue Receipts to pay General Reserve Fund Payments	142,074.23
General Reserve Fund amount released to Available Principal Receipts following Floating Rate Rated Notes redemption	0.00
General Reserve Fund Required Amount	2,482,529.28
General Reserve Fund credits through Pre-Enforcement Revenue Priority of Payments	0.00
General Reserve Fund Balance at the end of the period	2,482,529.28

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Redemption Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	2,109,427.19
Amount credited through the period	2,109,427.19
Ending Balance	0.00

Revenue Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	1,531,688.85
Amount credited through the period	1,531,688.85
Ending Balance	0.00

Swap Collateral Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	0.00

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Collection Period End Date: 31-Aug-2024

Class A Principal Deficiency Sub-Ledger:

	Total (GBP)
Starting Balance of the Class A PDL	0.00
Principal Loss debited to the Class A PDL	0.00
Amount credited to the Class A PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class A PDL	0.00
Class A PDL End Balance	0.00

Class B Principal Deficiency Sub-Ledger:

	Total (GBP)
Starting Balance of the Class B PDL	0.00
Principal Loss debited to the Class B PDL	0.00
Amount credited to the Class B PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class B PDL	0.00
Class B PDL End Balance	0.00

Class C Principal Deficiency Sub-Ledger:

	Total (GBP)
Starting Balance of the Class C PDL	0.00
Principal Loss debited to the Class C PDL	0.00
Amount credited to the Class C PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class C PDL	0.00
Class C PDL End Balance	0.00

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Class D Principal Deficiency Sub-Ledger:

	Total (GBP)
Starting Balance of the Class D PDL	0.00
Principal Loss debited to the Class D PDL	0.00
Amount credited to the Class D PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class D PDL	0.00
Class D PDL End Balance	0.00

Class E Principal Deficiency Sub-Ledger:

	Total (GBP)
Starting Balance of the Class E PDL	0.00
Principal Loss debited to the Class E PDL	0.00
Amount credited to the Class E PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class E PDL	0.00
Class E PDL End Balance	0.00

Class F Principal Deficiency Sub-Ledger:

	Total (GBP)
Starting Balance of the Class F PDL	0.00
Principal Loss debited to the Class F PDL	0.00
Amount credited to the Class E PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Available Principal Receipts applied to fund a Revenue Shortfall debited to the Class F PDL	0.00
Class F PDL End Balance	0.00

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Portfolio Size:

	Current Period	Prior Period
Current Balance of the Mortgage Portfolio (GBP)	165,015,548.88	167,114,930.49
Number of Loans in the Portfolio	639	651
Average mortgage Size (GBP)	258,240.30	256,704.96

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	56.46	206.45	74.04	70.92	4.58
Min	52.00	5.00	25.03	19.48	3.54
Max	91.00	368.00	87.12	87.99	11.08

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Prepayment Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current PPR GRGA	14.14%	47.79%	37.06%	48.48%	72.37%	37.48%
Current CPR	13.95%	47.68%	36.86%	48.38%	72.32%	37.27%

Constant Default Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current CDR	8.52%	8.34%	0.35%	12.46%	8.08%	0.34%

Scheduled Principal Collections	30-Jun-2024	32,726.86
Unscheduled Principal Collections		17,424,092.00
Current Period Defaults		1,290,396.65

Scheduled Principal Collections	31-Jul-2024	28,399.74
Unscheduled Principal Collections		9,443,215.83
Current Period Defaults		1,861,425.00

Scheduled Principal Collections	31-Aug-2024	29,880.72
Unscheduled Principal Collections		2,079,546.47
Current Period Defaults		1,169,610.52

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Outstanding Balances:

Amount	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 -< 50,000.00	6	0.94%	232,687.06	0.14%	6	0.92%	239,619.51	0.14%
50,000.00 -< 100,000.00	92	14.40%	7,290,118.01	4.42%	97	14.90%	7,696,477.07	4.61%
100,000.00 -< 150,000.00	149	23.32%	18,632,775.69	11.29%	150	23.04%	18,740,204.43	11.21%
150,000.00 -< 200,000.00	85	13.30%	14,427,101.03	8.74%	88	13.52%	14,942,762.60	8.94%
200,000.00 -< 250,000.00	80	12.52%	18,092,720.23	10.96%	80	12.29%	18,088,720.00	10.82%
250,000.00 -< 300,000.00	47	7.36%	12,825,750.44	7.77%	47	7.22%	12,823,776.26	7.67%
300,000.00 -< 350,000.00	51	7.98%	16,384,126.19	9.93%	52	7.99%	16,676,677.53	9.98%
350,000.00 -< 400,000.00	30	4.69%	11,176,736.48	6.77%	32	4.92%	11,952,633.31	7.15%
400,000.00 -< 450,000.00	24	3.76%	10,311,688.83	6.25%	24	3.69%	10,309,902.43	6.17%
450,000.00 -< 500,000.00	15	2.35%	7,158,172.89	4.34%	15	2.30%	7,155,756.19	4.28%
500,000.00 -< 600,000.00	14	2.19%	7,636,994.81	4.63%	14	2.15%	7,631,371.94	4.57%
600,000.00 -< 700,000.00	11	1.72%	7,216,057.69	4.37%	11	1.69%	7,213,637.54	4.32%
700,000.00 -< 800,000.00	5	0.78%	3,632,357.64	2.20%	5	0.77%	3,636,307.59	2.18%
800,000.00 -< 900,000.00	11	1.72%	9,517,246.68	5.77%	11	1.69%	9,514,165.28	5.69%
900,000.00 -< 1,000,000.00	9	1.41%	8,499,011.19	5.15%	9	1.38%	8,505,331.20	5.09%
>= 1,000,000.00	10	1.56%	11,982,004.02	7.26%	10	1.54%	11,987,587.61	7.17%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

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Seasoning:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 -< 5.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
5.00 -< 10.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
10.00 -< 15.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
15.00 -< 20.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
20.00 -< 25.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
25.00 -< 30.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
30.00 -< 35.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
35.00 -< 40.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
40.00 -< 45.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
45.00 -< 50.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
50.00 -< 75.00	566	88.58%	154,508,185.77	93.63%	576	88.48%	156,403,238.87	93.59%
75.00 -< 100.00	73	11.42%	10,507,363.11	6.37%	75	11.52%	10,711,691.62	6.41%
>= 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

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Original Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 -< 50.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
50.00 -< 100.00	12	1.88%	3,155,667.52	1.91%	12	1.84%	3,150,684.84	1.89%
100.00 -< 150.00	45	7.04%	15,563,946.35	9.43%	45	6.91%	15,573,415.46	9.32%
150.00 -< 200.00	50	7.82%	12,244,532.11	7.42%	52	7.99%	12,420,518.27	7.43%
200.00 -< 250.00	132	20.66%	32,902,023.90	19.94%	137	21.04%	34,265,406.12	20.50%
250.00 -< 300.00	27	4.23%	6,414,831.47	3.89%	27	4.15%	6,413,504.35	3.84%
300.00 -< 350.00	310	48.51%	81,604,999.35	49.45%	314	48.23%	81,980,221.91	49.06%
350.00 -< 400.00	38	5.95%	8,427,761.77	5.11%	38	5.84%	8,432,484.06	5.05%
400.00 -< 450.00	25	3.91%	4,701,786.41	2.85%	26	3.99%	4,878,695.48	2.92%
450.00 -< 500.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
>= 500.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

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Remaining Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 -< 50.00	15	2.35%	3,665,298.06	2.22%	15	2.30%	3,660,849.15	2.19%
50.00 -< 100.00	44	6.89%	15,226,484.15	9.23%	45	6.91%	15,330,262.89	9.17%
100.00 -< 150.00	55	8.61%	13,196,264.85	8.00%	53	8.14%	12,820,135.14	7.67%
150.00 -< 200.00	129	20.19%	32,418,181.02	19.65%	137	21.04%	34,237,755.41	20.49%
200.00 -< 250.00	326	51.02%	85,784,900.56	51.99%	330	50.69%	86,161,104.84	51.56%
250.00 -< 300.00	13	2.03%	2,213,535.06	1.34%	13	2.00%	2,212,837.09	1.32%
300.00 -< 350.00	35	5.48%	8,206,667.97	4.97%	35	5.38%	8,211,326.83	4.91%
350.00 -< 400.00	22	3.44%	4,304,217.21	2.61%	23	3.53%	4,480,659.14	2.68%
400.00 -< 450.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
450.00 -< 500.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
>= 500.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 -< 1.00	583	91.24%	148,606,288.33	90.06%	591	90.78%	148,630,811.11	88.94%
1.00 -< 2.00	17	2.66%	5,307,989.56	3.22%	29	4.45%	8,299,053.83	4.97%
2.00 -< 3.00	11	1.72%	2,645,190.86	1.60%	2	0.31%	1,285,891.54	0.77%
3.00 -< 4.00	2	0.31%	1,539,001.47	0.93%	8	1.23%	3,204,758.87	1.92%
4.00 -< 5.00	6	0.94%	1,502,734.33	0.91%	1	0.15%	303,953.35	0.18%
5.00 -< 6.00	1	0.16%	169,498.26	0.10%	3	0.46%	1,465,935.06	0.88%
6.00 -< 7.00	4	0.63%	1,759,648.96	1.07%	5	0.77%	1,090,854.96	0.65%
7.00 -< 8.00	4	0.63%	792,931.84	0.48%	3	0.46%	362,297.88	0.22%
8.00 -< 9.00	2	0.31%	210,183.62	0.13%	1	0.15%	82,502.07	0.05%
9.00 -< 10.00	3	0.47%	767,130.40	0.46%	2	0.31%	741,780.21	0.44%
>= 10.00	6	0.94%	1,714,951.25	1.04%	6	0.92%	1,647,091.61	0.99%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

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Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 -< 10.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
10.00 -< 20.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
20.00 -< 30.00	1	0.16%	275,429.69	0.17%	1	0.15%	275,415.39	0.16%
30.00 -< 40.00	7	1.10%	1,400,582.78	0.85%	7	1.08%	1,398,682.69	0.84%
40.00 -< 50.00	7	1.10%	1,396,980.56	0.85%	7	1.08%	1,397,447.09	0.84%
50.00 -< 60.00	16	2.50%	5,168,146.21	3.13%	17	2.61%	5,245,197.93	3.14%
60.00 -< 70.00	58	9.08%	19,254,633.39	11.67%	58	8.91%	19,256,241.09	11.52%
70.00 -< 80.00	464	72.61%	120,150,247.36	72.81%	474	72.81%	122,014,042.55	73.01%
80.00 -< 90.00	86	13.46%	17,369,528.89	10.53%	87	13.36%	17,527,903.75	10.49%
90.00 -< 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
>= 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

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Current LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 -< 10.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
10.00 -< 20.00	1	0.16%	56,028.68	0.03%	1	0.15%	56,025.79	0.03%
20.00 -< 30.00	3	0.47%	390,066.60	0.24%	3	0.46%	395,022.38	0.24%
30.00 -< 40.00	10	1.56%	1,795,394.88	1.09%	10	1.54%	1,794,017.65	1.07%
40.00 -< 50.00	10	1.56%	1,835,430.76	1.11%	11	1.69%	1,914,383.48	1.15%
50.00 -< 60.00	24	3.76%	6,537,268.37	3.96%	24	3.69%	6,544,105.02	3.92%
60.00 -< 70.00	123	19.25%	37,927,973.62	22.98%	125	19.20%	38,091,683.96	22.79%
70.00 -< 80.00	429	67.14%	108,377,556.17	65.68%	437	67.13%	109,836,067.58	65.72%
80.00 -< 90.00	39	6.10%	8,095,829.80	4.91%	40	6.14%	8,483,624.63	5.08%
90.00 -< 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
>= 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

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Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
TLC	9	1.41%	769,597.98	0.47%	9	1.38%	769,957.57	0.46%
TLD	61	9.55%	8,448,217.36	5.12%	107	16.44%	18,582,989.03	11.12%
TLE	32	5.01%	3,733,615.10	2.26%	28	4.30%	3,195,290.63	1.91%
TLF	34	5.32%	4,796,566.75	2.91%	32	4.92%	4,440,386.61	2.66%
TLG	42	6.57%	5,931,639.56	3.59%	40	6.14%	5,605,518.91	3.35%
TLH	68	10.64%	15,323,145.96	9.29%	65	9.98%	14,899,383.44	8.92%
TLI	204	31.92%	84,838,073.46	51.41%	196	30.11%	82,437,968.75	49.33%
TLJ	115	18.00%	28,646,601.58	17.36%	102	15.67%	24,889,897.16	14.89%
TLK	49	7.67%	9,072,336.45	5.50%	49	7.53%	9,077,838.69	5.43%
TLL	25	3.91%	3,455,754.68	2.09%	23	3.53%	3,215,699.70	1.92%
Total	639	100.00%	165,015,548.88	100.00%	651	100.00%	167,114,930.49	100.00%

Risk Retention:

Pursuant to the Subscription Agreement, OSB, (in its capacity as originator for the purposes of the Securitisation Regulation) will undertake to the Lead Manager and the Arranger that it will (i) retain on an ongoing basis, the Retained Interest as required by Article 6(1) of the Securitisation Regulation (which does not take into account any corresponding national measures), (ii) comply with the disclosure obligations under Article 7(l)(e)(iii) of the Securitisation Regulation by confirming the risk retention of the Seller as contemplated by Articles 6(1) and 6.3(a) of the Securitisation Regulation, (iii) not sell, hedge or otherwise mitigate (and shall procure that none of its affiliates shall sell, hedge or otherwise mitigate) the credit risk under or associated with the Retained Interest except to the extent permitted under the Securitisation Regulation and (iv) not change the manner or form in which it holds the Retained Interest.

As at the Closing Date, such retention requirement will be satisfied by OSB retaining no less than 5 per cent. of the nominal value of each Class of Notes sold to investors in accordance with Article 6(3) (a) of the Securitisation Regulation. Any change to the manner in which such interest is held will be notified to the Noteholders.

Except with the express written consent of the Seller in the form of a U.S. Risk Retention Consent and where such sale falls within the exemption provided by Section 20 of the U.S. Risk Retention Rules, the Notes or the Residual Certificates offered and sold by the Issuer may not be purchased by any person except for persons that are not Risk Retention U . S. Persons.